

**SETTER OLLILA LLC**

Intellectual Property Law Firm

**RECEIVED**  
**CENTRAL FAX CENTER**  
**AUG 02 2005**2060 BROADWAY, SUITE 300  
BOULDER, CO 80302  
PHONE 303-938-9999  
FACSIMILE 303-938-9995**FACSIMILE TRANSMISSION**

DATE: August 2, 2005

**FROM:**

Kyle J. Way, Reg. 45,549

**TELEPHONE:** (303) 938-9999 ext. 21**NUMBER OF PAGES (including this page):**

13

**EMAIL:** kway@soiplaw.com**TO:****TELEPHONE:**Mailstop: Amendment  
Commissioner for Patents  
United States Patent and  
Trademark Office**RE:****FAX:** 571-273-8300Application No. 09/378,018  
Filed: 8/19/1999  
Art Unit: 1762  
Examiner: Alain L. Bashore  
Inv.: Fred S. Cook  
Docket No. 1235**MESSAGE** Attached are the following:

1. Transmittal (one page);
2. Response to the Office Action dated July 13, 2005, (11 pages).

**IF YOU DO NOT RECEIVE ALL PAGES, PLEASE CALL 303-938-9999**

THIS TELECOPY IS INTENDED ONLY FOR THE USE OF THE PERSON TO WHOM IT IS ADDRESSED, AND MAY CONTAIN INFORMATION THAT IS PRIVILEGED, CONFIDENTIAL AND EXEMPT FROM DISCLOSURE UNDER APPLICABLE LAW. IF YOU ARE NOT THE INTENDED RECIPIENT, YOU ARE HEREBY NOTIFIED THAT ANY DISSEMINATION, DISTRIBUTION, OR COPYING OF THIS COMMUNICATION IS STRICTLY PROHIBITED. IF YOU HAVE RECEIVED THIS COMMUNICATION IN ERROR, PLEASE IMMEDIATELY NOTIFY US BY TELEPHONE AND RETURN THE ORIGINAL MESSAGE TO US AT THE ABOVE ADDRESS VIA THE U.S. POSTAL SERVICE. THANK YOU.


BEST AVAILABLE COPY

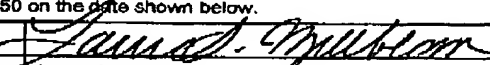
PTO/SB/21 (09-04)  
Approved for use through 07/31/2006. OMB 0691-0031  
U.S. Patent and Trademark Office: U.S. DEPARTMENT OF COMMERCE

Under the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number.

<b>TRANSMITTAL FORM</b>  (to be used for all correspondence after initial filing)	Application Number	09/378,018; Confirmation 8623	
	Filing Date	8/19/1999	
	First Named Inventor	Fred S. Cook	
	Art Unit	1762	
	Examiner Name	Alain L. Bashore	
Total Number of Pages in This Submission	11	Attorney Docket Number	1235

ENCLOSURES (check all that apply)		
<input type="checkbox"/> Fee Transmittal Form <input type="checkbox"/> Fee Attached <input checked="" type="checkbox"/> Amendment / Reply <input type="checkbox"/> After Final <input type="checkbox"/> Affidavits/declaration(s)  <input type="checkbox"/> Extension of Time Request  <input type="checkbox"/> Express Abandonment Request  <input type="checkbox"/> Information Disclosure Statement  <input type="checkbox"/> Certified Copy of Priority Document(s)  <input type="checkbox"/> Reply to Missing Parts/ Incomplete Application <input type="checkbox"/> Reply to Missing Parts under 37 CFR 1.52 or 1.53	<input type="checkbox"/> Drawing(s)  <input type="checkbox"/> Licensing-related Papers  <input type="checkbox"/> Petition  <input type="checkbox"/> Petition to Convert to a Provisional Application <input type="checkbox"/> Power of Attorney, Revocation Change of Correspondence Address  <input type="checkbox"/> Terminal Disclaimer  <input type="checkbox"/> Request for Refund <input type="checkbox"/> CD, Number of CD(s) _____ <input type="checkbox"/> Landscape Table on CD	<input type="checkbox"/> After Allowance Communication to TC <input type="checkbox"/> Appeal Communication to Board of Appeals and Interferences <input type="checkbox"/> Appeal Communication to TC (Appeal Notice, Brief, Reply Brief) <input type="checkbox"/> Proprietary Information  <input type="checkbox"/> Status Letter  <input type="checkbox"/> Other Enclosure(s) (please identify below):
<b>Remarks</b> It is believed that no fees are due in this matter. However, if it is determined that fees are due, the Commissioner is authorized to debit Deposit Account No. 210765 for the required fees.		

SIGNATURE OF APPLICANT, ATTORNEY, OR AGENT			
Firm	SETTER OLLILA LLC		
Signature			
Printed Name	Kyle J. Way		
Date	8/2/05	Reg. No.	45,549

CERTIFICATE OF TRANSMISSION/MAILING			
I hereby certify that this correspondence is being facsimile transmitted to the USPTO or deposited with the United States Postal Service with sufficient postage as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450 on the date shown below.			
Signature			
Typed or printed name	Laura S. Mellblom	Date	8/2/05

This collection of information is required by 37 CFR 1.5. The information is required to obtain or retain a benefit by the public which is to file (and by the USPTO to process) an application. Confidentiality is governed by 35 U.S.C. 122 and 37 CFR 1.11 and 1.14. This collection is estimated to 12 minutes to complete, including gathering, preparing, and submitting the completed application form to the USPTO. Time will vary depending upon the individual case. Any comments on the amount of time you require to complete this form and/or suggestions for reducing this burden, should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, U.S. Department of Commerce, P.O. Box 1450, Alexandria, VA 22313-1450. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1450.

If you need assistance in completing the form, call 1-800-PTO-0199 and select option 2.

**RECEIVED**  
**CENTRAL FAX CENTER**  
**AUG 02 2005**

**Practitioner's Docket No. 1235**

**PATENT**

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

In re application of: Fred S. Cook

Application No.: 09/378,018

Filed: 08/19/1999

Group No.: 1762

Examiner: Alain L. Bashore

For: METHOD AND APPARATUS FOR AUTHORIZING AND BILLING  
COMMUNICATIONS SERVICES USING A BANK CARD FINANCIAL NETWORK

**Mailstop: Amendment**  
Commissioner for Patents  
P. O. Box 1450  
Alexandria, VA 22313-1450

**RESPONSE TO OFFICE ACTION**

**Introductory Comments**

In response to the Office action dated July 13, 2004, please consider the following remarks.